

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Mary E. Dryburgh</u> | Social Security number or ITIN | xxx-xx-0816 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | _____ | Social Security number or ITIN | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 19-23585-CMB | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mary E. Dryburgh

2/5/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Mary E. Dryburgh
 Debtor

Case No. 19-23585-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 30

Date Rcvd: Feb 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2020.

db
 15121743 +Mary E. Dryburgh, 209 Bryant Ave., Herminie, PA 15637-1109
 15147094 +Allegheny Co Fam Div, 414 Grant St, Pittsburgh, PA 15219-2409
 +COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas, P.O. Box 117, Columbus, OH 43216)
 15147092 +Chestnut Hills Dental, 241 Schoolhouse Road, Johnstown, PA 15904-3239
 15147099 +Excella Health Group, PO Box 645189, Pittsburgh, PA 15264-5189
 15147101 +Med Express, PO Box 7964, Belfast, ME 04915-7900
 15121753 +Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
 15147103 +Peoples Gas Bankruptcy Dept., 375 N Shore Drive Ste 600, Attn: Dawn Linder,
 Pittsburgh, PA 15212-5866
 15147104 +Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182
 15147108 UPMC, PO Box 371842, Pittsburgh, PA 15250-7842
 15147110 West Penn Power, Summit Park Dr, Pittsburgh, PA 15205

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 06 2020 02:45:16 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr
 +EDI: PRA.COM Feb 06 2020 07:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15121744 +EDI: GMACFS.COM Feb 06 2020 07:38:00 Ally Financial, P.O. Box 380901,
 Bloomington, MN 55438-0901
 15126326 EDI: BECKLEE.COM Feb 06 2020 07:38:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 15121745 +EDI: AMEREXPR.COM Feb 06 2020 07:38:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
 15121747 EDI: CAPITALONE.COM Feb 06 2020 07:38:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 15121746 +EDI: CAPONEAUTO.COM Feb 06 2020 07:38:00 Capital One Auto Finan, Po Box 259407,
 Plano, TX 75025-9407
 15121748 +EDI: CHRM.COM Feb 06 2020 07:38:00 Chrysler Capital, Po Box 961275,
 Fort Worth, TX 76161-0275
 15121749 +E-mail/Text: stacy@consumercollection.com Feb 06 2020 02:45:49 Consumer Collection Mn,
 Pob 1839, Maryland Heights, MO 63043-6839
 15121750 +EDI: CCS.COM Feb 06 2020 07:38:00 Credit Collection Serv, Po Box 607,
 Norwood, MA 02062-0607
 15121751 +E-mail/PDF: creditonebknofications@resurgent.com Feb 06 2020 02:59:45 Credit One Bank Na,
 Po Box 98875, Las Vegas, NV 89193-8875
 15147098 +E-mail/Text: kburkley@bernsteinlaw.com Feb 06 2020 02:46:02 Duquesne Light Company,
 c/o Keri Ebeck, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1900
 15121752 +EDI: CHASE.COM Feb 06 2020 07:38:00 Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
 15121754 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 06 2020 02:45:45 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 15121755 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synch/levin, C/o Po Box 965036,
 Orlando, FL 32896-0001
 15121756 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synch/sams Club, Po Box 965005,
 Orlando, FL 32896-5005
 15122865 +EDI: RMSC.COM Feb 06 2020 07:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15147109 E-mail/Text: bankruptcy@firstenergycorp.com Feb 06 2020 02:45:31 West Penn Power,
 P.O. Box 3687, Akron, OH 44309-3687
 15147111 +E-mail/Text: bankruptcy@firstenergycorp.com Feb 06 2020 02:45:31 West Penn Power,
 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
 cr* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern, PA 19355-0701
 15147088* +Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
 15147089* +Amex, P.O. Box 981537, El Paso, TX 79998-1537
 15147091* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238)
 15147090* +Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
 15147093* +Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275
 15147095* +Consumer Collection Mn, Pob 1839, Maryland Heights, MO 63043-6839
 15147096* +Credit Collection Serv, Po Box 607, Norwood, MA 02062-0607
 15147097* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
 15147100* +Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
 15147102* +Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
 15147105* +Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
 15147106* +Synch/levin, C/o Po Box 965036, Orlando, FL 32896-0001
 15147107* +Synch/sams Club, Po Box 965005, Orlando, FL 32896-5005

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 30

Date Rcvd: Feb 05, 2020

***** BYPASSED RECIPIENTS (continued) *****

TOTALS: 1, * 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Mary E. Dryburgh ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com

TOTAL: 4